

Truth in Savings Addendum

To receive the bonus: **1)** open a new No Strings Attached or Prime Club checking account online which is subject to approval with a minimum opening deposit of \$100* by **September 30, 2025**. **2)** Account must remain open and active for 90 days. **3)** Have qualifying recurring direct deposits** with a cumulative total of \$2500 or more set up and post to your account within 90 calendar days of account opening. **4)** Enroll in online banking and e-statements within 90 calendar days of account opening. **5)** Initiate three or more debit card transactions within 90 calendar days of account opening.

*Offer is for new checking customer only. Limit one per household. Account must be opened with new money. New money is money not held in an account at First Bank of Manhattan at the time of account opening. Offer cannot be combined with any other consumer deposit offer (limit one bonus per household). If qualifications are met, you will receive a bonus credit to your account within 30 days of the end of the qualification period. Account must remain open and active to receive the bonus.

**A qualifying Direct Deposit is defined as a recurring Direct Deposit of a paycheck, pension, Social Security, or other regular monthly income electronically deposited by an employer or an outside agency into the account. Credit card cash advance transfers and transfers from one account to another or deposits made at a branch or ATM do not qualify as qualifying Direct Deposits. Direct deposits processed as a Debit Card credit or via Account to Account or Peer to Peer (e.g., Zelle®, Venmo) transfers do not qualify.

Reward Forfeiture:

The new checking account must remain open and in good standing with a minimum balance of \$0.01 until the reward is processed to receive the reward. If the checking account is closed by you or the Bank within 180 days after opening, we reserve the right to deduct the reward amount from the account at the time of closing.

Offer may be extended, modified, or discontinued at any time. Cash bonus may be reported on Internal Revenue Service (IRS) Form 1099 and may be considered taxable income to you. Please consult your tax adviser regarding your specific situation.